

Amendments to the Claims:

This listing of the claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

Claims 1-57. (Cancelled)

58. **(New)** A communication terminal comprising:

 a first wireless communication section operable to receive, from an other terminal within a distance for communicating with said communication terminal, information for starting communication with the other terminal;

 a second wireless communication section operable to establish a communication session using said information.

59. **(New)** The communication terminal according to claim 58, wherein said information for starting communication with said other terminal is identification information.

60. **(New)** The communication terminal according to claim 59, further comprising:

 an authentication section operable to authenticate with said other terminal using said identification information;

wherein said second wireless communication section is operable to establish a communication session using said identification information when said authentication section authenticates with said other terminal successfully.

61. **(New)** The communication terminal according to claim 58, wherein said second wireless communication section has directivity.

62. **(New)** The communication terminal according to claim 58, wherein said first wireless communication section is further operable to receive a message indicating a communication method from said other terminal.

63. **(New)** A communication terminal comprising:
a first wireless communication section operable to transmit, to an other terminal within a distance for communicating with said communication terminal, information for starting communication with the other terminal;

a second wireless communication section operable to establish a communication session using said information in response to a communication establishment request from said other terminal.

64. **(New)** The communication terminal according to claim 63, wherein said information is identification information.

65. **(New)** The communication terminal according to claim 64, further comprising:

an authentication section operable to authenticate with said other terminal using identification information in response to a communication establishment request from said other terminal;

wherein said second wireless communication section is operable to establish a communication session using said identification information when said authentication section authenticates with said other terminal successfully.

66. **(New)** The communication terminal according to claim 63, wherein said second wireless communication section has directivity.

67. **(New)** An electronic wallet having an electronic information storing means for storing and managing an electronic value encrypted by using a public key encryption for processing a transaction settlement, said electronic wallet for execution on a central processing unit, said electronic value comprising:

a security information including a private key specific to an electronic value and a certificate of a public key corresponding to the private key; and

a value property descriptor for defining a property of the electronic value including a variable information that is updated by a transaction settlement processing and a fixed information that is not be changed by a transaction settlement processing;

wherein, said electronic value is an electronic information for processing the transaction settlement, and an electronic signature by said private key is added to said variable information.

68. **(New)** The electronic wallet according to claim 67, wherein an electronic signature signed by the issuer of said electronic value is added to said fixed information.

69. **(New)** The electronic wallet according to claim 67, wherein, the electronic value further comprises a representation control including a representation control information defining display of the electronic value, and the electronic wallet generates a representation data of the electronic value by using said fixed information, said variable information and said representation control information.

70. **(New)** The electronic wallet according to claim 69, wherein said representation control includes an identifier information of said representation control information which make it possible to obtain the representation control information through a network, and a signature signed by the issuer of the electronic value is added to the identifier information of said representation control information.

71. **(New)** The electronic wallet according to claim 69, wherein the electronic value further comprises a representation resource including multimedia data used for representing said electronic value.

72. **(New)** The electronic wallet according to claim 71, wherein the representation resource includes an identifier information of said multimedia data which makes it possible to obtain the multimedia data through a network, and a signature signed by the issuer of the electronic value is added to the identifier information of said representation resource.

73. **(New)** The electronic wallet according to claim 67, wherein the security information includes an authentication key for authenticating a service terminal of the other party for processing a transaction settlement, and a mutual authentication is performed with the service terminal by using said private key, said certificate and said authentication key.

74. **(New)** The electronic wallet according to claim 67, wherein the electronic value further comprises a service control including at least one of service control module defining the transaction settlement;

 a service control message based on the service control module is embedded into the data transmitted to a service terminal of the other party for processing a transaction settlement; and

 the service control message embedded in the data received from the terminal of the other party for processing a transaction settlement is processed by the service control module.

75. **(New)** The electronic wallet according to claim 73, wherein the electronic value further comprises a service control including at least one of service control module defining the transaction settlement;

a service control message based on the service control module is embedded into the data transmitted to a service terminal of the other party for processing a transaction settlement when the mutual authentication is performed with the service terminal; and

the service control message embedded in the data received from the terminal of the other party for processing a transaction settlement is processed by the service control module when the mutual authentication is performed with the service terminal.

76. **(New)** The electronic wallet according to claim 74, wherein said service control module updates said variable information based on the service control message embedded in the data received at the time of transaction settlement.

77. **(New)** A service terminal having means for storing and managing an electronic value handler for processing a transaction settlement with an electronic wallet having an electronic value encrypted by using a public key encryption, said electronic value handler comprising:

a security information including an authentication key of the electronic value handler; and

a value property descriptor including a property information of the electronic value and defining the property of the electronic value for processing a transaction settlement;

a service control including at least one of service control module defining the transaction settlement;

wherein, an electronic signature signed by the issuer of said electronic value is added to the electronic value handler; and

wherein, a mutual authentication is performed with the electronic wallet by using said authentication key;

a service control message based on the service control module is embedded into the data transmitted to the electronic wallet at the time of the mutual authentication; and

the service control module processes a service control message embedded into the data received from the electronic wallet at the time of the mutual authentication.

78. **(New)** A computer-implemented method for generating an electronic value encrypted by using a public key encryption for processing a transaction settlement between a first terminal and a second terminal, comprising the steps of:

generating a pair of keys including a private key specific to the electronic value and a public key corresponding to the private key and certificate of said public key;

generating a variable information that is updated by a transaction settlement processing and a fixed information that is not be changed by a transaction settlement processing as information for defining a property of the electronic value; and

digitally signing said variable information with said private key.

79. **(New)** The method for generating electronic value according to claim 78, further comprising the step of:

digitally signing said fixed information by the issuer of said electronic value.

80. **(New)** The method for generating electronic value according to claim 78, further comprising the steps of :

generating a representation control information defining display of the electronic value,

generating a representation resource used for representing the electronic value,

digitally signing the identifier information of the representation control information and the identifier information of the representation resource by the issuer of said electronic value.

81. **(New)** The method for generating electronic value according to claim 78, further comprising the steps of:

generating a service control information including at least one of service control module defining the transaction settlement and;

digitally signing the service control information by the issuer of said electronic value.

82. **(New)** The method for generating electronic value according to anyone of claims 78 to 81, further comprising the steps of:

receiving a property of the electronic wallet receiving the electronic value generated;

generating a representation control information of the electronic value being capable of representation on the electronic wallet and the representation resource based on the property of the electronic wallet; and

digitally signing an identifier information of the representation control information and an identifier information of the representation resource by the issuer of said electronic value.